

# Credit Card Reduction Information Sheet

Providers	Can your Credit Cards have a block or freeze applied to it?	What is your option called? And is there another option?	Can the client put money on the card to reduce balance while it's frozen?	How do we get this set up?	Can clients unfreeze their card/remove block? If so, how?	How do I request a credit limit reduction?	Is there a minimum limit reduction amount? If so, how much?	Does any of the information vary for other cards offered?	Specific Card Credit Limits	Contact number
ANZ	Yes	Card Freeze (temp or permanent)	Yes	Internet Banking or GoMoney app	Depends on tyoe of freeze. Temporary, yes. Use the app or go into branch	Contact directly (phone or in branch)	Depends on card type. Cannot go below balance owing	General information across all offerings	No answer given	0800 269 296
ASB	Yes	Card Freeze. Daily Spending Limit set by card owner is also available	Yes	Phone, App or Online	Yes. Use the app	Call in, use the app or online	Any amount as long as it does not go below card minimum (\$1,000 - \$8,000) depending on card type	Same for all cards. Only exception is the minimum credit line required	\$1000-\$8000 – specific cards not given.	0800 803 804
BNZ	No	No	N/A	N/A	N/A	Depends on customers circumstances	No answer given	Same for all	No answer given	0800 275 269
Co-Operative Bank	Yes	Card Freeze	Yes	Online in 'Manage Crad' section	Yes. Same process as freezing	Call the 0800 or a branch directly	No minimum amount	Only offers one card type	N/A	0800 554 554
KiwiBank	Yes	Block the card. 5/6 cards still charge the annual fee during	Yes	Phone, at branch, send secure message online	Yes. Call in. can take up to 24 hours	Call in or send secure message	\$100	Some cards have a minimum credit line limit. The Visa Debit is automatically cancelled not frozen	AirPoints Platinum - \$10K MasterCard Gold - \$5K	0800 521 521
Westpac	Yes	Temporarily block the card. Fees will still be charged	Yes	Phone or online	Call in or online. If card has been blocked for 3+ weeks, call is required.	Call in	Depends on card type. Any amount as long as it's less than the minimum requirement	Same for all cards, except some have a minimum credit line limit	AirPoints Platinum - \$10K HotPoints Reward Point Platinum - \$10K	0800 400 600
TSB Bank	No	No	N/A	N/A	N/A	Speak with TSB directly	No answer given	No answer given	No answer given	0800 872 226
GE Money/ GEM Visa	No	Temporary or Permanent Block	Yes	Call in	Call in for temp, or get a re-issues for permanent block	Call in	Any amount unless it gets down to \$500 or balance owing	Same for all	No answer given	0800 500 505
Q Card	No	Place on hold or cancel	Yes	Call in	Call in to remove hold	Call in	Any amount unless it gets down to \$100 or balance owing	Same for all	No answer given	0800 117 000
AMEX	Yes	Card blocks	Yes	Call in	Must get new card. Call in to order	Call in	Any amount unless it gets down to \$2000 or balance owing	Charge cards have no limit but can still be blocked	No answer given	0800 656 660
Farmers Card	Sort of	Cancel the card, with the acct. remaining open	Yes	Call in	Call in to get a new card. \$10 fee for re-issue	Call in or request online with Farmers account email	Any amount unless it gets down to \$500 or balance owing	Same for all	No answer given	0800 101 170
Warehouse Money	Yes	Temporary block	Yes	Call in	Call in to have block removed	Call in	\$1500 minimum	Same for all	No answer given	0800 801 808

Table is accurate to April 2018 (assuming provider has given accurate information). If not accurate contact DUX to update. [admin@duxfinancial.co.nz](mailto:admin@duxfinancial.co.nz)